

**Information to identify the case:**

Debtor 1:	<u>Rachel L Lagerhausen</u>	Social Security number or ITIN:	xxx-xx-3666
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Northern District of Illinois	Date case filed in chapter:	13 12/17/24
Case number:	24-18790	Date case converted to chapter:	7 4/28/25

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rachel L Lagerhausen	
2. All other names used in the last 8 years		
3. Address	541 Wesley Ave., Unit C Evanston, IL 60202	
4. Debtor's attorney Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
5. Bankruptcy trustee Name and address	Norman B Newman Raines Feldman Littrell LLP 30 N. LaSalle Street Ste 3100 Chicago, IL 60602	Contact phone 312-704-2170 Email: nnewman@raineslaw.com

**For more information, see page 2 >**

Debtor **Rachel L Lagerhausen**

Case number **24-18790**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays.  Contact phone 1-866-222-8029  Date: 4/30/25
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 29, 2025 at 01:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Zoom video meeting. Go to <a href="https://zoom.us/join">Zoom.us/join</a>, Enter Meeting ID 487 001 3754, and Passcode 6195777628, OR call 1-872-282-5899</b>  For additional meeting information, go to <a href="http://www.justice.gov/ust/moc">www.justice.gov/ust/moc</a> .
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 7/28/25</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Rachel L Lagerhausen  
Debtor

Case No. 24-18790-DLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Date Rcvd: Apr 30, 2025

User: admin  
Form ID: 309A

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db	+ Rachel L Lagerhausen, 541 Wesley Ave., Unit C, Evanston, IL 60202-2153

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	Apr 30 2025 22:55:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ EDI: BNBNEWMAN.COM	May 01 2025 02:44:00	Norman B Newman, Raines Feldman Littrell LLP, 30 N. LaSalle Street, Ste 3100, Chicago, IL 60602-2576
31249332	Email/PDF: bncnotices@becket-lee.com	Apr 30 2025 23:10:33	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
31192327	+ Email/PDF: bncnotices@becket-lee.com	Apr 30 2025 23:10:33	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
31192328	+ EDI: CAPITALONE.COM	May 01 2025 02:44:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
31192329	+ EDI: CITICORP	May 01 2025 02:44:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
31272112	EDI: CITICORP	May 01 2025 02:44:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
31192330	+ EDI: PHINGENESIS	May 01 2025 02:44:00	Concora, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
31192331	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 30 2025 23:09:26	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
31211800	EDI: DISCOVER	May 01 2025 02:44:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
31192332	+ EDI: DISCOVER	May 01 2025 02:44:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
31192333	+ EDI: PHINGENESIS	May 01 2025 02:44:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
31192334	+ EDI: PHINAMERI.COM	May 01 2025 02:44:00	Gm Financial, 801 Cherry Street, Ste. 3600, Fort Worth, TX 76102-6855
31192335	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 30 2025 22:56:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
31270551	EDI: JEFFERSONCAP.COM	May 01 2025 02:44:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
31237404	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Apr 30 2025 22:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

District/off: 0752-1

User: admin

Page 2 of 3

Date Rcvd: Apr 30, 2025

Form ID: 309A

Total Noticed: 28

			USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
31192336	+ EDI: JPMORGANCHASE	May 01 2025 02:44:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
31289311	Email/PDF: resurgentbknofications@resurgent.com	Apr 30 2025 23:09:53	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
31222496	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 30 2025 23:10:31	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
31192337	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 30 2025 23:10:00	Merrick Bank/Card Works, Attn: Bankruptcy, P.O. Box 5000, Draper, UT 84020-5000
31271676	+ EDI: JEFFERSONCAP.COM	May 01 2025 02:44:00	NORDSTROM, INC., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
31192338	+ Email/Text: bnc@nordstrom.com	Apr 30 2025 22:56:03	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
31204818	+ EDI: AGFINANCE.COM	May 01 2025 02:44:00	OneMain Financial Group, LLC, PO Box 981037, Boston, MA 02298-1037
31234364	EDI: Q3G.COM	May 01 2025 02:44:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788
31192339	+ EDI: SYNC	May 01 2025 02:44:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
31192340	+ Email/Text: accountservicing@trueaccord.com	Apr 30 2025 22:55:00	TrueAccord, Attn: Bankruptcy, 16011 College Blvd., Ste. 130, Lenexa, KS 66219-9877
31192341	+ EDI: AGFINANCE.COM	May 01 2025 02:44:00	WebBank/OneMain, Attn: Bankruptcy, 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
31203058		David Sandler

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2025 at the address(es) listed below:

District/off: 0752-1

User: admin

Page 3 of 3

Date Rcvd: Apr 30, 2025

Form ID: 309A

Total Noticed: 28

Name	Email Address
Adam G. Brief	Ustpreion11.es.ecf@usdoj.gov
David H Cutler	on behalf of Debtor 1 Rachel L Lagerhausen cutlerfilings@gmail.com r48280@notify.bestcase.com
Marilyn O Marshall	courtdocs@chi13.com
Norman B Newman	nnewman@raineslaw.com nsulak@raineslaw.com;IL83@ecfbis.com

TOTAL: 4